



## The Influence of Accountability, Transparency, and Responsibility of Zakat Institution on Intention to Pay Zakat

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**Abstract:** Zakat institution growth is increasing in Indonesia, but the absorption of zakat potential is not optimal yet. Low of intention to pay zakat on institution is one of factor why it is not optimal. This research aims to know the influence of perception in accountability, transparency, and responsibility of zakat institution to intention for paying zakat on DPU DT Yogyakarta. This is field research with primary data and secondary data. The method used to collect the data using questionnaires, interviews, and documentation. The technique used for sampling is convinience sampling with 51 respondents and suggested the use of multiple regression analysis techniques using SPSS 16.00 for data analysis. The result of this research indicated that all variables significantly influence intention to pay zakat simultaneously. But, the result of test partial indicated that accountability and transparency significantly positive influence to intention of paying zakat, then there is no influence of responsibility.

**Keywords:** Accountability, Transparency, Responsibility, Intention, Zakat.

### Introduction

Zakat is one of instrument that influence in economic and social among muslim society, then zakat need to manage profesionally. Zakat potential in Indonesia (2011) based on research from BAZNAS and FEM IPB is approximately 217 trillion rupiah. This number is equal to 3.4% of Indonesia's 2010 GDP (Kemenag, 2013: 3). However, this amount was still far with the acutal figure. This may be cause by low level of Indonesian Muslim's awareness to pay zakat and management of zakat, which need to be enhanced (Firdaus et al, 2012).

Hafidhuddin (2011) stated that there were four stages to explore the potential of zakat. They are: 1) to socialize and educate the public about zakat; 2) to strenghten amil zakat so that it can be trusted and be professional; 3) to channel zakat to the needy in accordance with sharia and to manage it transparently; 4) to coordinate and to have synergy among amil zakat (in the levels of region, national and international) and with other community units such as Indonesian Ulema Council (MUI), state-owned institutions, Islamic organizations, Islamic Educational Institutions, universities, mass media and so on. Support of government has been showed by Act No. 23/ 2011 and government regulation No. 14/2014 about zakat management. Ikatan Akuntan Indonesia (IAI) also has recommendation to use of SFAS No. 109 about Accounting for zakat and infaq/charity.

Imam Qurthubi explains that amil is the people who take, write, and count zakat from muzakki then to distribute for mustahik (Karim and Syarief, 2009: 1). Zakat potential and wisdom need to manage in institutional system. Act No. 23/ 2011 explain that the objective of zakat management for zakat institution is to increase effectiveness and efficiency of service in zakat management and benefit of zakat to create wealth and overcoming poverty by good governance, they are accountability, transparency, and responsibility.

National survey conducted by UIN Syarif Hidayatullah that involve thousand respondents showed that 97% people want LAZ (Lembaga Amil Zakat) to work with accountability and transparency, 90% people want easy of getting control access in funding management, 92% want there is publication of financial statement in mass media, 88% want benefactor database, and 75% people don't want to pay zakat if they do not know about accountability of the institution, then 63% people want to ensure accuracy of zakat distribution (demustaine.blogdetik.com).

Although known as an institution that is aggressively disseminate zakat, BAZ or LAZ appears not to be an organization that has been chosen communities in distributing zakat. A survey conducted by PIRAC (Public Interest Research and Advocacy Center) in 2004 showed that respondents who distribute their zakat to BAZ and LAZ only 9% and 1.5%. Most respondents (64%) turned out to vote distribute zakat to the mosque around the house (demustaine.blogdetik.com). Survey in 2007 showed that respondents who distribute their zakat to BAZ and LAZ only 6% and 1.2%. Most respondents (59%) turned out to vote distribute zakat to the mosque around the house. Selection of mosques as the main distributor of zakat may be based on consideration of practicality and proximity. Another reason is to channel their zakat to the public around the house muzakki. But, unfortunately the management of zakat through mosques generally do not optimized through BAZ or LAZ (Bachmid and Natsir, 2015).

A survey conducted by PIRAC showed that people who pay zakat directly into mustahiq has increased from 20.5% in 2004 to 25% in 2007. Based on PIRAC in 2004, 43% from group A (people who has income more than 1.5 million rupiah) reject to give donation because they do not believe to people who manage the institution, 14% do not believe with the institution, 11% do not believe with the programs (demustaine.blogdetik.com).

The result of that research indicate that people have not maximize zakat institution to pay zakat, infaq, and sadaqah. Otherwise, people also hope good management from zakat insitution based on objective of zakat institution. This is an opportunity for LAZ to involve muzakki as one of stakeholder who can control the institution.

LAZ has an opportunity to optimize zakat potential that increase year by year. Management based on syariat Islam, LAZ can accumulate muzakki to contribute in building Muslim wealth by zakat management. Muzakki as one of stakeholder need to be active to help LAZ achieve the goals. But, lack of involvement of muzakki may be caused by internal factor that there is no awareness that zakat controlling is also muzakki's responsible, and aslo zakat institution that do not involve stakeholder. It will cause zakat insitution can not professional on managing institution because there is no control from muzakki, then lack of accountability (Budiman dalam Hakim, 2014:5).

Increasing of professionalism zakat institution performance is key factor to reinforcement LAZ. That professionalism can be formed by implementation of good corporate governance (GCG) principles, they are transparency, accountability, responsibility, independency, and fairness. A professional zakat institution can increase society intention to pay zakat in that institution.

Based on explanation above, author will focus to examine the influence from a professional zakat management to society intention to pay zakat, infaq, and sadaqah in zakat institution. There are some factors that influence it, zakat management that pay intention to accountability, transparency, and responsibility can be measurement for society to pay zakat, infaq, and sadaqah to zakat institution. Discussion about good zakat governance is still growing, author will make this research focus on the influence of accountability, transparency, and responsibility of zakat institution to muzakki's intention in paying zakat, infaq, and sadaqah on Dompot Peduli Umat Daarut Tauhiid Yogyakarta.

## Literature Review

Zakat means “to be pure, to spread, to boost.” It originates from the root letters *za, kaf, ya*, which has numerous meanings to be Polish (Alqur’an Chapter 24: Verse 21, Chapter 23: Verse 4), to pay the mandatory charity (Alqur’an 2:43), to be pure, guiltless (Alqur’an 19:19, 18: 74), to be superior in purity (Alqur’an 18:81, 19:13), and to praise oneself, to justify (Alqur’an 53:32). It has been applied in Holy Qur’an to mean all of these things. It can be considered a form of sadaqah (charity), given to the deprived. People who pay zakat means their heart and soul will be pure (Alqur’an 9: 103). Beside that, it hopes their wealth will also pure. Abdurrahman Al Jaziri also explain that zakat means wealth belonging that specifically for mustahiq with term and condition (Fakhruddin, 2008).

There are three aspects in zakat wisdom, they are religion, moral and social. From religion aspect, paying zakat means we have done third of five pillars in Islam. Zakat is the way to be closer our self to Allah, get merit and mercy. From moral aspect, paying zakat can engraft kindness, show affection, and relieve feeling. In social aspect, zakat can help others, give support to mustahiq, and increase economic growth and wealth.

The definition of corporate governance, the OECD (1999:30) defines corporate governance as follows: “*corporate governance is the system by which business corporation are directed and controlled. The corporate governance structure specifies the distribution of rights and responsibilities among different participants in corporation such as the board, the managers, shareholders and other stakeholders and spells out of the rules and procedures and for making decision on corporate affairs. By doing this, it also provides the structure through which the company objectives are set, and the means of attaining those objectives and monitoring performance.*” (Fadilah, 2013:19). Then, Effendi (2009: 2) explains that GCG is a system that manage and control the company to create value added for all stakeholders.

The unit of analysis this research is LAZNAS (DPU DT Yogyakarta) that is public sector organization whose main activity is to perform the role of intermediary management of zakat, infaq, and sadaqah are in running company operations should be bound by the rules of either vertical (sharia) or horizontally (the rules Ministry of Religious Affairs and Zakat Forum), LAZNAS well as independent agencies (not government, then the principles of good governance are used in this study based on the decision of the Minister of State Owned Enterprises No. 117/M-MBU/2002, that the implementation of GCG in SOEs know five principles, these five principles are: accountability, transparency, responsibility, independency, and fairness (Fadilah, 2013). The explanation of that principles, as follows:

- a. **Accountability**  
Accountability is clarity of function, implementation and accountability of the general meeting of shareholders, the board of commissioners or supervisors and directors, and owners of capital management the company to run effectively and efficiently.
- b. **Transparency**  
Transparency is implementing in the decision making process and in the proposed material and relevant information in the proposed material and relevant information about the company. Transparency relates to the quality of the information conveyed companies. Investor or consumer confidence will greatly depend on the quality of information given company.
- c. **Responsibility**  
Responsibility is compliance in the management of the company to the legislation in force and the principles of corporate/organizational health.
- d. **Independency**  
Independency is a state in which the company managed in professional manner without the help of the importance and influence/pressure from the party that is not in accordance with the legislation in force and the principles of a healthy organization.

e. Fairness

Fairness is fair and equal treatment in fulfilling the rights of stakeholders arising under treaties and laws that apply to ensure that the company is managed prudently for the benefit of stakeholders in a fair and avoid the occurrence of adverse corporate practices.

I Nyoman Tjager explains the implementation of GCG principles (Kuncaraningsih: 2014), as follows:

- a. Accountability: reporting financial statement periodically and developing risk management to support control function with accountan public's help.
- b. Transparency: developing accounting system based on standard, developing information and techonology, and management information system to ensure there is sufficiency in performance and decision making process effectively.
- c. Responsibility: increasing awareness to responsible, avoiding abuse of power, working on professional and paying attention in code of conduct organization, then maintaining health of work environment.
- d. Fairness: making rules and code of conduct, impelementing role and responsibility of organization, and providing fair information and full disclosure.

In the context of zakat, GCG is one of thing need to high light because it is about trusteeship from muzakki through zakat institution. Accountability concerned with accounting process that is tools to show accountability of organization. Transparency concerned with openness to related parties. Institute Amil Zakat (LAZ) as institution that implement trusteeship principle, LAZ should pay attention to responsibility principle, especially to muzakki.

LAZ is one of organization that need high level of transparency and accountability because this is nonprofit organization that operation about humanity. LAZ has task to collect fund from rich people and distribute it to mustahiq (Rachmadian, 2012).

The intention is an important element for accepting or rejecting a particular behavior (Muhammad and Saad, 2016). In terminology, intention is mental set that consist of feeling, hope, convictions, prejudice and other tendencies that direct individual to certain choice (Nur'Aini, 2015).

Crow & Crow formulate three factors in intention (Saleh, 2004), as follows:

- a. A drive inside us, this factor because of need relate with body and soul
- b. Social motive, need of acknowledgment from their environment to create intention to do something
- c. Emotional factor, intention relate with emotional and intensity to pay attention on something

Research about intention of paying zakat has been developed by previous researchers. Research about capability and service, relationship, location and transparency that affect to society intention to pay zakat, infaq, and sadaqah by Ulumuddin (2013) explains that from factoring process, 70.95% of five factors influence to intention of muzakki to pay zakat, infaq, and sadaqah in DPU DT Yogyakarta.

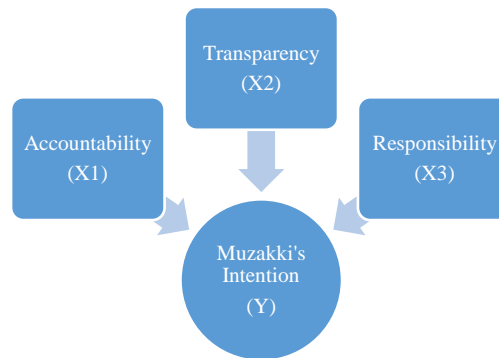
Hakim (2014) find result that transparency and accountability are significantly positive affect intention of muzakki to pay zakat in Rumah Zakat Semarang. Result of research that is conducted by Kuncaraningsih (2015) indicate that GCG affect significantly positive to muzakki's satisfaction. Arip Perbawa and Rose Abdullah (2015) shows that awareness for paying zakat on BAZNAS significantly influenced by credibility, religiosity, and earning. Finding research from Nugraha (2013) shows that accountability and transparency affect significantly positive to intention of muzakki. Deni Riani (2012) also has finding result that there is no affect of knowledgment and regulation to muzakki for paying zakat. But, credibility and accountability of zakat institution influence significantly positive to muzakki for paying zakat.

Based on that previous researchs and theoritical explanation above, there are some differences of finding result related with principles of GCG and intention to pay zakat.

Comparison about positive correlation between principles of GCG with satisfaction or intention of muzakki in some researchs is disproportionally with survey result that show lack of society who pay zakat in zakat institution. Fadila (2012) said that growth of zakat institution is not increasing society's intention to pay zakat in zakat institution. The impact of this condition is zakat management in Indonesia is not optimal yet.

Based on the above explanation, figure 1 shows the proposed theoretical framework illustrating the influence of principles of GCG and intention to pay zakat, infaq, and sadaqah.

**Figure 1: Theoretical Framework**



Hypotheses of this research, as follows:

- H1 : Accountability will significantly positive influence intention to pay zakat, infaq, and sadaqah.
- H2 : Transparency will significantly positive influence intention to pay zakat, infaq, and sadaqah.
- H3 : Responsibility will significantly positive influence intention to pay zakat, infaq, and sadaqah.

### Data and Methodology

This research is a kind of field research on empirical study, it is research that data and information are got from field activity (Supardi, 2005: 34). Sample of this research involve 51 respondents by convinience sampling from people who participate in kajian tauhiid from DPU DT in Mosque of Gadjah Mada University as respresentative of muzakki with judgment of limitation of time and research cost.

The dependent variable of this research is intention of muzakki to pay zakat and independent variables of this research is element of the principles of GCG, they are accountability, transparency, and responsibility. Data analysis uses examination of question intruments with validity test and reliability test. Assumption of classical model exams normality, multicollinearity and heteroscedasticity. Then, multiple regression analysis by using SPSS 16.00 is used to know the influence of indepent variables to dependent variable (Ghazali, 2011). The equation of multiple regression analysis is as follows:

$$INT = \alpha + \beta_1 ACT + \beta_2 TRP + \beta_3 RESP + \bar{e}$$

## Finding and Analysis

### Testing Research Instruments

#### 1. Test of Validity

Validity test conducted to determine whether the measure has drawn actually measure what needs to be measured.

**Tabel 1:** Questionnaire Validity Test Results

Questions	r statistics	r tabel	Conclusion
Accountability (X1)			
A1	0,677	0,2787	Valid
A2	0,376	0,2787	Valid
A3	0,477	0,2787	Valid
A4	0,464	0,2787	Valid
A5	0,427	0,2787	Valid
Transparency (X2)			
T1	0,457	0,2787	Valid
T2	0,565	0,2787	Valid
T3	0,374	0,2787	Valid
T4	0,586	0,2787	Valid
T5	0,581	0,2787	Valid
T6	0,545	0,2787	Valid
Responsibility (X3)			
R1	0,505	0,2787	Valid
R2	0,455	0,2787	Valid
R3	0,580	0,2787	Valid
R4	0,481	0,2787	Valid
R5	0,650	0,2787	Valid
Intention of paying zakat (Y)			
M1	0,589	0,2787	Valid
M2	0,504	0,2787	Valid
M3	0,515	0,2787	Valid

Source: Data test, 2016

#### 2. Test of Reliability

Reliability can be defined as a characteristic associated with the accuracy, precision and consistency.

**Table 2:** Reliability Test Result Questionnaire Research

Variable	Cronbach's Alpha	Conclusion
Accountability(X1)	0,673	Reliabel
Transparency (X2)	0,744	Reliabel
Responsibility (X3)	0,768	Reliabel
Intention of paying zakat (Y)	0,727	Reliabel

Source: Data test, 2016

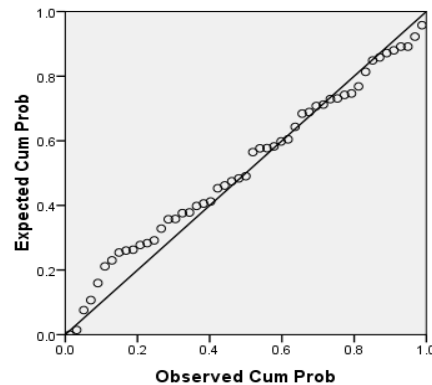
## Assumption of Classical Test

### 1. Normality Test

Normality test showed the normal distribution pattern (Figure 4.1), so it can be inferred that the regression model fulfill the normality assumption (Ghozali, 2011: 109).

**Figure 2: Normality Test**

Dependent Variable: MINAT



Normality test in this study also using the statistical test Kolmogorov-Smirnov Test. If the regression model has a significance greater than 0.05 (0.564), we can be inferred that the regression model fulfill the normality assumption (Table 3).

**Table 3: Kolmogorof-Smirnov Test**

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		51
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	2.31250719
Most Extreme Differences	Absolute	.110
	Positive	.062
	Negative	-.110
Kolmogorov-Smirnov Z		.788
Asymp. Sig. (2-tailed)		.564

a. Test distribution is Normal.

Source: Data test, 2015

### 2. Multicollinearity test

Multicollinearity test shows tolerance results greater than 0.10 (0.562, 0.569, 0.596) and VIF smaller than 10 (1.677, 1.758, 1.779). It can be concluded that each independent variable in the regression model is not in the case of multicollinearity (Table 4).

**Table 4: Multicollinearity Test**

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.189	3.178		-.374	.710		
	AKUNTABILITAS	.303	.167	.303	1.815	.076	.569	1.758
	TRANSPARANSI	.293	.161	.296	1.814	.076	.596	1.677
	RESPONSIBILITAS	-.042	.167	-.043	-.253	.801	.562	1.779

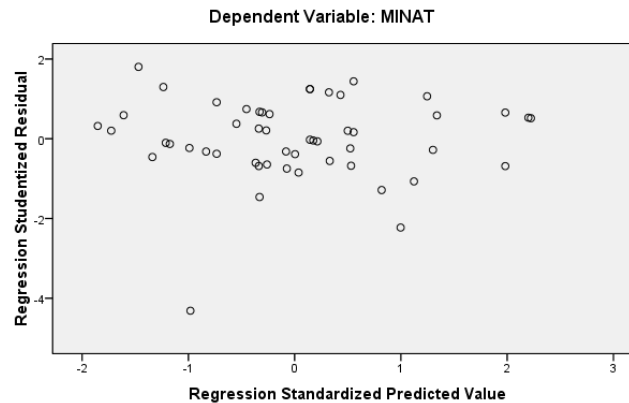
a. Dependent Variable: MINAT

Source: Data test, 2015

### 3. Heteroscedasticity test

Heteroscedasticity test depends on scatterplot (figure 4.2), plots are distribute randomly above and below of zero (0). It means that there is no heteroscedasticity in this model.

**Figure 3. Scatterplot**



### Test of Hypotheses

#### 1. The Coefficient of Determination ( $R^2$ )

The coefficient of determination ( $R^2$ ) shows the figure of 0.206 which means that the variable intention of paying zakat can be explained by accountability, transparency, and responsibility 20.6% while the remaining 79.4 % is explained by other variables out of the study (table 4.5).

**Table 5. Coefficient of Determination**

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.503 <sup>a</sup>	.253	.206	2.38517	1.539

a. Predictors: (Constant), RESPONSIBILITAS, TRANSPARANSI, AKUNTABILITAS

b. Dependent Variable: MINAT

Source: Data test, 2015

#### 2. Simultaneous Test (F statistic Test)

Simultaneous test is used to determine whether the independent variables simultaneously affect the dependent variable. Through a statistical test with the following steps:

Ho:  $b_1=b_2=b_3=0$

That is simultaneously there is a positive and significant influence of the independent variables on the dependent variable.

Ha:  $b_1 \neq b_2 \neq b_3 \neq 0$

That is simultaneously there is no a positive and significant influence of the independent variables on the dependent variable.

Decision-making criteria, namely:

Ho accepted if F statistic < F table at  $\alpha = 0.15$

Ha accepted if F statistic > F table at  $\alpha = 0.15$



**Table 6: Result of ANOVA or F Test**

ANOVA <sup>b</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.655	3	30.218	5.312	.003 <sup>a</sup>
	Residual	267.384	47	5.689		
	Total	358.039	50			

a. Predictors: (Constant), RESPONSIBILITAS, TRANSPARANSI, AKUNTABILITAS

b. Dependent Variable: MINAT

Source: Data test, 2015

From the above table it can be seen that from ANOVA test obtained calculated F value of 5.312 and significant at  $0.000 < 0.10$  then can thus be concluded that the independent variables of accountability, transparency, and responsibility simultaneously affect the dependent variable intention to pay zakat on DPU DT Yogyakarta.

### 3. Partially test (t Test)

T statistical test used to test the effect of each independent variable, namely accountability, transparency, and responsibility for intention to pay zakat. By using the following steps:

Ho:  $b = 0$

That is partially there is a positive and significant influence of the independent variables on the dependent variable.

Ha:  $b \neq 0$

That is no partially there is a positive and significant influence of the independent variables on the dependent variable.

Decision-making criteria, namely:

Ho accepted if t statistic  $< t$  table at  $\alpha = 0.15$

Ha accepted if t statistic  $> t$  table at  $\alpha = 0.15$

**Table 7. Result of t Test**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.189	3.178		-.374	.710
	AKUNTABILITAS	.303	.167	.303	1.815	.076
	TRANSPARANSI	.293	.161	.296	1.814	.076
	RESPONSIBILITAS	-.042	.167	-.043	-.253	.801

a. Dependent Variable: MINAT

Source: Data test, 2015

Regression analysis can be used to determine how the dependent variable can be predicted by independent variables. The impact of the use of regression analysis can be used to decide whether the increase or decrease in the dependent variable can be done by raising and lowering the state of independent variables (Ghazali, 2011).

Based on the regression results above, the regression equation in this study as follows:

$$INT = -1.189 + 0.303 ACT + 0.293 TRP - 0.042 RESP + \bar{e}$$

Variable accountability effect on the intention of paying zakat at alpha 10%. It can be concluded that the first hypothesis is accepted ( $0.076 > 0.10$ ), transparency affect the intention of paying zakat at alpha 10%. It can be concluded that the second hypothesis is accepted ( $0.076 > 0.10$ ), variable responsibility has no effect on the intention of paying zakat at alpha 10%. It can be concluded that the third hypothesis is rejected ( $0.801 > 0.10$ ).

## Discussion

The first hypothesis which states variable accountability significantly positive influence intention of paying zakat, infaq, and sadaqah on DPU DT Yogyakarta is accepted. It means that if accountability in zakat institution can be good implemented, intention of paying zakat, infaq, and sadaqah is tended to increase. The results of this study are in line with research conducted by Riani (2012) and Hakim (2014) in Rumah Zakat Semarang. The results is also consistent with research conducted by Kuncaraningsih (2015) indicate that GCG affect significantly positive to muzakki's satisfaction, Perbawa and Abdullah (2015) about awareness for paying zakat on BAZNAS.

The second hypothesis which states variable transparency significantly positive influence intention of paying zakat, infaq, and sadaqah on DPU DT Yogyakarta is accepted. It means that if transparency in zakat institution can be good implemented, intention of paying zakat, infaq, and sadaqah is tended to increase. This results support the research conducted by Nikmatuniayah (2012) that transparency of publication about financial information increases society's belief to zakat institution. By increasing level of trust, so intention of muzakki to pay zakat in zakat institution will be increase. The result of this study is also in line with research conducted by Ulumuddin (2013), Hakim (2014) and Nugraha (2013).

The third hypothesis which states variable responsibility significantly positive influence intention of paying zakat, infaq, and sadaqah on DPU DT Yogyakarta is rejected. It means that there is no effect of responsibility in zakat institution to intention of paying zakat, infaq, and sadaqah. This result may be caused muzakki do not pay attention about regulation about zakat, standard operational procedure, and accuracy of distribution from zakat institution. The results is not consistent with research conducted by Kuncaraningsih (2015), Perbawa and Abdullah (2015).

## Conclusion

The result of this study shows that the independent variables of accountability, transparency, and responsibility simultaneously affect the dependent variable intention to pay zakat on DPU DT Yogyakarta. Partially, Accountability effect on the intention of paying zakat, infaq, and sadaqah on DPU DT Yogyakarta. Transparency affect the intention of paying zakat on DPU DT Yogyakarta. But, responsibility has no effect on the intention of paying zakat on DPU DT Yogyakarta. Test of hypothesis shows that the variable intention of paying zakat can be explained by accountability, transparency, and responsibility 20.6% while the remaining 79.4 % is explained by other variables out of the study.

This study implies that people pay attention about accountability and transparency of zakat institution, but responsibility of zakat institution that related with regulation and standard operational procedure has no effect of intention to pay zakat. This research has limitation, they are variables are used only three from five principles of GCG, some of the sample in this research are not muzakki in DPU DT Yogyakarta because the method of sampling is convinience sampling. Practice of GCG in Indonesia has not become be paid attention intensively, eventough there is regulation. Theori of GCG in zakat institution is also limited, so measurement intrument in this research only has been adapted from previous research.

The author hope that the next research can add variables and use sample that can be representative of population by purposive sampling in criteria muzakki who has been paid zakat about one year in zakat institution, then enlarge theory about GCG in Islamic perspective that can implement in zakat institution.

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